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UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

IN RE:

Eric MainooSSN(s): xxx-xx-2592**2789 Sunlight Drive****Little Elm, TX 75068**

Debtor

CASE NO: **17-40016-btr-13**

Chapter 13

You should read this Plan carefully and discuss it with your attorney. Confirmation of this Plan by the Bankruptcy Court may modify your rights by providing for payment of less than the full amount of your claim, by setting the value of the collateral securing your claim, and/or by setting the interest rate on your claim.

FIRST AMENDED 5/9/2017**CHAPTER 13 PLAN**

Debtor or Debtors (hereinafter called "Debtor") proposes this Chapter 13 Plan:

1. **Submission of Income.** Debtor submits to the supervision and control of the Chapter 13 Trustee ("Trustee") all or such portion of future earnings or other future income of Debtor as is necessary for the execution of this Plan.

2. **Plan Payments and Length of Plan.** Debtor will pay the sum of see below per month to Trustee by ☐ Payroll Deduction(s) or by ☒ Direct Payment(s) for the period of 60 months, unless all allowed claims in every class, other than long-term claims, are paid in full in a shorter period of time. The term of this Plan shall not exceed sixty (60) months. See 11 U.S.C. §§ 1325(b)(1)(B) and 1325(b)(4). Each pre-confirmation plan payment shall be reduced by any pre-confirmation adequate protection payment(s) made pursuant to Plan paragraph 6(A)(i) and § 1326(a)(1)(C).

The following alternative provision will apply if selected:

☒ Variable Plan Payments

Beginning Month	Ending Month	Amount of Monthly Payment	Total
1 (02/01/2017)	7 (08/01/2017)	\$385.00	\$2,695.00
8 (09/01/2017)	60 (01/01/2022)	\$510.00	\$27,030.00
Grand Total:			\$29,725.00

Reason for Variable Plan Payments:

3. **Payment of Claims.** The amounts listed for claims in this Plan are based upon Debtor's best estimate and belief.

Allowed claims shall be paid to the holders thereof in accordance with the terms thereof. From the monthly payments described above, the Chapter 13 Trustee shall pay the following allowed claims in the manner and amounts specified. Claims filed by a creditor designated as secured or priority but which are found by the Court to be otherwise shall be treated as set forth in the Trustee's Recommendation Concerning Claims.

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4. **Administrative Claims.** Trustee will pay in full allowed administrative claims and expenses pursuant to § 507(a)(2) as set forth below, unless the holder of such claim or expense has agreed to a different treatment of its claim.

(A). **Trustee's Fees.** Trustee shall receive a fee for each disbursement, the percentage of which is fixed by the United States Trustee.

(B). **Debtor's Attorney's Fees.** The total attorney fee as of the date of filing of the petition is \$4,000.00. The amount of \$0.00 was paid prior to the filing of the case. The balance of \$4,000.00 will be paid ☒ from first funds upon confirmation, or in the alternative ☐ from the remaining balance of funds available after specified monthly payments. The total attorney fees are subject to reduction by notice provided in the Trustee's Recommendation Concerning Claims to an amount consistent with LBR 2016(h) absent a certification from debtors attorney regarding legal services provided pertaining to automatic stay litigation occurring in the case.

5. **Priority Claims.**

(A). **Domestic Support Obligations.**

☒ None. If none, skip to Plan paragraph 5(B).

- (i). Debtor is required to pay all post-petition domestic support obligations directly to the holder of the claim.
- (ii). The name(s) and address(es) of the holder of any domestic support obligation are as follows. See 11 U.S.C. §§ 101(14A) and 1302(b)(6).
- (iii). Anticipated Domestic Support Obligation Arrearage Claims

(a). Unless otherwise specified in this Plan, priority claims under 11 U.S.C. § 507(a)(1) will be paid in full pursuant to 11 U.S.C. § 1322(a)(2). These claims will be paid at the same time as claims secured by personal property, arrearage claims secured by real property, and arrearage claims for assumed leases or executory contracts.

☒ None; or

(a) Creditor (Name and Address)	(b) Estimated arrearage claim	(c) Projected monthly arrearage payment / Months
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(b). Pursuant to §§ 507(a)(1)(B) and 1322(a)(4), the following domestic support obligation claims are assigned to, owed to, or recoverable by a governmental unit.

☒ None; or

Claimant and proposed treatment:

(a) Claimant	(b) Proposed Treatment
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(B). **Other Priority Claims (e.g., tax claims).** These priority claims will be paid in full, but will not be funded until after all secured claims, lease arrearage claims, and domestic support claims are paid in full.

(a) Creditor	(b) Estimated claim
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6. Secured Claims.

(A). Claims Secured by Personal Property Which Debtor Intends to Retain.

(i). **Pre-confirmation adequate protection payments.** Unless the Court orders otherwise, no later than 30 days after the date of the filing of this plan or the order for relief, whichever is earlier, the Debtor shall make the following adequate protection payments to creditors pursuant to § 1326(a)(1)(C). If the Debtor elects to make such adequate protection payments on allowed claims to the Trustee pending confirmation of the plan, the creditor shall have an administrative lien on such payment(s), subject to objection. If Debtor elects to make such adequate protection payments directly to the creditor, Debtor shall provide evidence of such payment to the Trustee, including the amount and date of the payment, as confirmation is prohibited without said proof.

Debtor shall make the following adequate protection payments:

- ☐ directly to the creditor; or
- ☐ to the Trustee pending confirmation of the plan.

(a) Creditor	(b) Collateral	(c) Adequate protection payment amount

(ii). **Post confirmation payments.** Post-confirmation payments to creditors holding claims secured by personal property shall be paid as set forth in subparagraphs (a) and (b). If Debtor elects to propose a different method of payment, such provision is set forth in subparagraph (c).

(a). **Claims to Which § 506 Valuation is NOT Applicable.** Claims listed in this subsection consist of debts secured by a purchase money security interest in a vehicle for which the debt was incurred within 910 days of filing the bankruptcy petition, or, if the collateral for the debt is any other thing of value, the debt was incurred within 1 year of filing. See § 1325(a)(5). After confirmation of the plan, the Trustee will pay to the holder of each allowed secured claim the monthly payment in column (f) based upon the amount of the claim in column (d) with interest at the rate stated in column (e). Upon confirmation of the plan, the interest rate shown below or as modified will be binding unless a timely written objection to confirmation is filed and sustained by the Court. Payments distributed by the Trustee are subject to the availability of funds.

☒ None; or

(a) Creditor; and (b) Collateral	(c) Purchase date	(d) Estimated Claim	(e) Interest rate	(f) Monthly payment / Months

(b). **Claims to Which § 506 Valuation is Applicable.** Claims listed in this subsection consist of any claims secured by personal property not described in Plan paragraph 6(A)(ii)(a). After confirmation of the plan, the Trustee will pay to the holder of each allowed secured claim the monthly payment in column (f) based upon the replacement value as stated in column (d) or the amount of the claim, whichever is less, with interest at the rate stated in column (e). The portion of any allowed claim that exceeds the value indicated below will be treated as an unsecured claim. Upon confirmation of the plan, the valuation and interest rate shown below or as modified will be binding unless a timely written objection to confirmation is filed and sustained by the Court. Payments distributed by the Trustee are subject to the availability of funds.

☒ None; or

(a) Creditor; and (b) Collateral	(c) Purchase date	(d) Replacement value	(e) Interest rate	(f) Monthly payment / Months

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(B). **Claims Secured by Real Property Which Debtor Intends to Retain.** Debtor will make all post-petition mortgage payments directly to each mortgage creditor as those payments ordinarily come due. These regular monthly mortgage payments, which may be adjusted up or down as provided for under the loan documents, are due beginning the first due date after the case is filed and continuing each month thereafter, unless this Plan provides otherwise. Trustee may pay each allowed arrearage claim at the monthly rate indicated below until paid in full. Trustee will pay interest on the mortgage arrearage if the creditor requests interest, unless an objection to the claim is filed and an order is entered disallowing the requested interest.

(a) Creditor; and (b) Property description	(c) Estimated pre-petition arrearage	(d) Interest rate	(e) Projected monthly arrearage payment / Months
Two Sunset Pointe HOA 2789 Sunlight Dr. Little Elm, TX 75068	\$600.00	0.00%	Pro-Rata Month(s) 1-57
Wells Fargo Bank, Na 2789 Sunlight Dr. Little Elm, TX 75068	\$17,941.12	6.00%	Pro-Rata Month(s) 1-57

(C). **Surrender of Collateral.** Debtor will surrender the following collateral no later than thirty (30) days from the filing of the petition unless specified otherwise in the Plan. Any involuntary repossession/foreclosure prior to confirmation of this Plan must be obtained by a filed motion and Court order, unless the automatic stay no longer applies under § 362(c). Upon Plan confirmation, the automatic stay will be deemed lifted for the collateral identified below for surrender and the creditor need not file a Motion to Lift Stay in order to repossess, foreclose upon or sell the collateral. Nothing herein is intended to lift any applicable co-Debtor stay, or to abrogate Debtor's state law contract rights.

(a) Creditor	(b) Collateral to be surrendered
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(D). **Void Lien:** The secured creditors listed below hold a non-purchase money, non-possessory security interest on Debtor's exempt property. Their lien will be voided pursuant to 11 U.S.C. § 522(f) and their claim treated as unsecured and paid pursuant to paragraph 7 below:

Name of Creditor	Collateral Description	Estimated Claim
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7. **Unsecured Claims.** Debtor estimates that the total general unsecured debt not separately classified in Plan paragraph 12 is **\$199,313.57**. After all other classes have been paid, Trustee will pay to the creditors with allowed general unsecured claims a pro rata share of **\$1,382.19**. Trustee is authorized to increase this dollar amount if necessary, in order to comply with the applicable commitment period stated in paragraph 2 of this Plan.

8. **Executory Contracts and Unexpired Leases.** All executory contracts and unexpired leases are assumed, unless rejected herein. Payments due after the filing of the case will be paid directly by Debtor (c) or through the plan by the Trustee (d), as set forth below.

Debtor proposes to cure any default by paying the arrearage on the assumed leases or unexpired contracts in the amounts projected in column (e) at the same time that payments are made to secured creditors. All other executory contracts and unexpired leases of personal property are rejected upon conclusion of the confirmation hearing.

☒ None; or

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(a) Creditor; and (b) Nature of lease or executory contract	(c) Payment to be paid directly by Debtor	(d) Payment to be paid through plan by Trustee / Months	(e) Projected arrearage monthly payment through plan (for informational purposes) / Months

9. **Property of the Estate.** Upon confirmation of this plan, title of the property of the estate shall vest in DEBTOR(S), unless the Court orders otherwise.

10. **Post-petition claims.** The DEBTOR(S) will not incur any post-petition consumer debt except upon written approval of the Court or the Standing Chapter 13 Trustee. Post-petition claims will be allowed only as specified in 11 U.S.C. § 1305.

11. **General Provisions.** Post-Petition earnings during the pendency of this case shall remain property of the estate notwithstanding section 1327. Any remaining funds held by the Trustee after dismissal or conversion of a confirmed plan may be distributed to creditors pursuant to these provisions. Notwithstanding section 1329(a), the Trustee may bring a motion anytime within the applicable commitment period of the Plan to modify debtor's Plan to meet the criteria of section 1325(b). Any funds sent to the debtor(s) in care of the Trustee, during the pendency of this case may be deposited to the debtor's account and disbursed to creditors holding allowed claims pursuant to this Plan, the Confirmation Order, and/or as set forth in the Trustee's Recommendation Concerning Claims.

12. **Other Provisions:**

(A). **Special classes of unsecured claims.**

Name of Unsecured Creditor	Remarks

(B). **Other direct payments to creditors.**

Name of Creditor	Remarks

Collin County Tax Assessor

Denton County Tax Assessor

2016 Property Taxes

Shellpoint Mortgage Se

Wells Fargo Bank, Na

(C). **Additional provisions.**

None.

Special Note: This plan is intended as an exact copy of the recommended form prepared by the Standing Chapter 13 Trustees for this District, except as to any added paragraphs after paragraph 11 above. The Chapter 13 trustee shall be held harmless for any changes in this plan from the recommended form dated July 1, 2005.

Date: May 9, 2017

/s/ Marcus Leinart

Marcus Leinart, Debtor's Attorney

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION**

IN RE: **Eric Mainoo**

CASE NO. **17-40016-btr-13**

CHAPTER **13**

Certificate of Service

I hereby certify that on this date, I did serve a true and correct copy of the foregoing to the following interested parties and those listed on the attached matrix by United States Mail, First Class:

Date: **5/9/2017**

/s/ Marcus Leinart

Marcus Leinart

Attorney for the Debtor(s)

Carey D. Ebert
500 N. Central Expressway, Suite 350
Plano, TX 75074

Eric Mainoo
2789 Sunlight Drive
Little Elm, TX 75068

United States Trustee- Eastern District
110 N. College Ave, Ste 300
Tyler, TX 75702

Label Matrix for local noticing
0540-4
Case 17-40016
Eastern District of Texas
Sherman
Tue May 9 10:57:04 CDT 2017

American Express Bank, FSB
c/o Becket and Lee LLP
PO Box 3001
Malvern PA 19355-0701

American Express Centurion Bank
c/o Becket and Lee LLP
PO Box 3001
Malvern PA 19355-0701

Amex
Correspondence
PO Box 981540
El Paso, TX 79998-1540

Ashley Funding Services, LLC its successors
assigns as assignee of Syndicated
Office Systems, Inc.
Resurgent Capital Services
PO Box 10587
Greenville, SC 29603-0587

Atlanta Postal Credit Union
Attn: Gayle
3900 Crown Road
Atlanta, GA 30380-0001

Attorney General of Texas
Collections Div/ Bankruptcy Section
PO Box 12548
Austin, TX 78711-2548

Bank Of America
NC4-105-03-14
PO Box 26012
Greensboro, NC 27420-6012

Baylor Scott& White Health
Baylor All Saints Medical Center
2001 Bryan Street Suite 200
Dallas, TX 75201-3049

Buckley Madole, PC
14841 Dallas Parkway, Suite 425
Dallas, TX 75254-7883

COLLIN COUNTY TAX ASSESSOR/COLLECTOR
C/O GAY MCCALL ISAACKS ET AL
777 E 15TH ST
PLANO TX 75074-5799

Calvary Portfolio Services
500 Summit Lake Ste 400
Valhalla, NY 10595-2322

Capital One
PO Box 30285
Salt Lake City, UT 84130-0285

Capital One, N.A.
c/o Becket and Lee LLP
PO Box 3001
Malvern PA 19355-0701

Carey D. Ebert
500 N. Central Expressway, Suite 350
Plano, TX 75074-6791

Cavalry SPV I, LLC
500 Summit Lake Drive, Ste 400
Valhalla, NY 10595-1340

Central Financial Control
PO Box 66044
Anaheim, CA 92816-6044

Chase Card
Attn: Correspondence
PO Box 15298
Wilmington, DE 19850-5298

Chase Mtg
3415 Vision Dr
Columbus, OH 43219-6009

Citi
Po Box 6241
Sioux Falls, SD 57117-6241

Citi-citgo
Citicorp Cr Srvs/Centralized Bankruptcy
PO Box 790040
S Louis, MO 63179-0040

Citibank/Exxon Mobile
Citicorp Cr Srvs/Centralized Bankruptcy
PO Box 790040
S Louis, MO 63179-0040

Citibank/The Home Depot
Citicorp Cr Srvs/Centralized Bankruptcy
PO Box 790040
S Louis, MO 63179-0040

Comenity Capital/venue
Comenity Bank
PO Box 182125
Columbus, OH 43218-2125

(p)TEXAS COMPTROLLER OF PUBLIC ACCOUNTS
REVENUE ACCOUNTING DIV - BANKRUPTCY SECTION
PO BOX 13528
AUSTIN TX 78711-3528

Credit First/CFNA
BK13 Credit Operations
PO Box 818011
Cleveland, OH 44181-8011

Credit One Bank Na
PO Box 98873
Las Vegas, NV 89193-8873

Denton County
c/o Lee Gordon
P O Box 1269
Round Rock, TX 78680-1269

Denton County Tax Assessor
PO Box 90223
Denton, TX 76202-5223

Discover Bank
Discover Products Inc
PO Box 3025
New Albany, OH 43054-3025

Discover Financial
PO Box 3025
New Albany, OH 43054-3025

Dr. Green Services
3333 Earhart Dr. Ste. 200
Carrollton, TX 75006-5042

Carey D. Ebert
P. O. Box 941166
Plano, TX 75094-1166

Fed Loan Seving
PO Box 69184
Harrisburg, PA 17106-9184

First Electronic Bank
2150 S 1300 E Suite 400
Salt Lake City, UT 84106-4336

(p)FOCUS RECEIVABLES MANAGEMENT LLC
1130 NORTHCHASE PARKWAY STE 150
MARIETTA GA 30067-6429

Frisco Heart & Vascular
5963 Dripping Springs Dr.
Frisco, TX 75034-4037

(p)MICHAEL REED OR LEE GORDON
PO BOX 1269
ROUND ROCK TX 78680-1269

Internal Revenue Service
Centralized Insolvency Operations
PO Box 7346
Philadelphia, PA 19101-7346

Kohls/Capital One
Kohls Credit
PO Box 3043
Milwaukee, WI 53201-3043

LVNV Funding, LLC its successors and assigns
assignee of Citibank, N.A.
Resurgent Capital Services
PO Box 10587
Greenville, SC 29603-0587

LVNV Funding, LLC its successors and assigns
assignee of FNM, LLC
Resurgent Capital Services
PO Box 10587
Greenville, SC 29603-0587

Marcus Leinart
Leinart Law Firm
11520 N. Central Expwy. Suite 212
Dallas, TX 75243-6608

Leinart Law Firm
11520 N. Central Expressway
Suite 212
Dallas, Texas 75243-6608

Linebarger Goggan Blair et al
2323 Bryan St, Ste 1600
Dallas, TX 75201-2637

Eric Mainoo
2789 Sunlight Drive
Little Elm, TX 75068-7615

Midland Funding LLC
PO Box 2011
Warren, MI 48090-2011

Navient
Attn: Bankruptcy
PO Box 9500
Wilkes-Barr, PA 18773-9500

Navient Solutions, Inc. on behalf of
Florida Department of Education
Office of Student Financial Assistance
PO Box 7019
Tallahassee, FL 32314-7019

Prosper Marketplace Inc
PO Box 396081
San Francisco, CA 94139-6081

Prsm/cbsd
CitiCorp Credit Services/Centralized Ban
PO Box 790040
Saint Louis, MO 63179-0040

Regional Fin
230 West Parker Road
Plano, TX 75075-2352

Rgs Financial
1700 Jay Ell Dr Ste 200 Ste
Richardson, TX 75081-6788

Rise Credit
Customer Support
PO Box 101808
Fort Worth, TX 76185-1808

SYNCB/BRMart
Attn: Bankruptcy
PO Box 965064
Orlando, FL 32896-5064

Shellpoint Mortgage Se
75 Beattie Pl Ste 300
Greenville, SC 29601-2138

(c)SMILE BRANDS FINANCE
100 SPECTRUM CENTER DR STE 1500
IRVINE CA 92618-4984

Syncb/care Credit
C/o Po Box 965036
Orlando, FL 32896-0001

Synchrony Bank/ JC Penneys
PO Box 965064
Orlando, FL 32896-5064

Synchrony Bank/PayPal Cr
PO Box 965064
Orlando, FL 32896-5064

Synchrony Bank/Walmart
PO Box 965064
Orlando, FL 32896-5064

LynArlise Katherine Tannery
Buckley Madole, P.C.
14841 Dallas Parkway, Suite 425
Dallas, TX 75254-7685

Texas Alcoholic Beverage Commission
Licenses and Permit Division
PO Box 13127
Austin, TX 78711-3127

Texas Workforce Commission
TEC Building- Bankruptcy
101 E 15th St
Austin, TX 78778-0001

Two Sunset Pointe HOA
PO Box 60875
Phoenix, AZ 85082-0875

U.S. Attorney General
Department of Justice
Main Justice Building
10th & Constitution Ave., NW
Washington, DC 20530-0001

U.S. Bank National Association Trustee (See
c/o Wells Fargo Bank, N.A.
Default Document Processing
MAC# N9286-01Y
1000 Blue Gentian Road
Eagan, MN 55121-7700

US Trustee
Office of the U.S. Trustee
110 N. College Ave.
Suite 300
Tyler, TX 75702-7231

United States Attorney General
Dept. of Justice
Main Justice Bldg
10 and Constitution, NW
Washington, DC 20530-0001

United States Attorney's Office
110 North College Ave, Ste 700
Tyler, TX 75702-0204

United States Trustee's Office
110 North College Ave, Ste 300
Tyler, TX 75702-7231

United States Trustee- Eastern District
110 N. College Ave, Ste 300
Tyler, TX 75702-7231

WELLS FARGO BANK, N.A.
14841 Dallas Parkway, Suite 300
Dallas, TX 75254-7883

Wells Fargo Bank, Na
MAC F82535-02F
PO Box 10438
Des Moines, IA 50306-0438

Wings Financial Fcu
14985 Glazier Ave Ste 100
Apple Valley, MN 55124-7490

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Comptroller of Public Accounts
Revenue Accounting/ Bankruptcy Div
PO Box 13528
Austin, TX 78711

Focus Receivables Mana
1130 Northchase Parkway
Suite 150
Marietta, GA 30067

Lee Gordon
McCreary Veselka Bragg & Allen, PC
PO Box 1269
Round Rock, TX 78665

Addresses marked (c) above for the following entity/entities were corrected
as required by the USPS Locatable Address Conversion System (LACS).

Smile Brands Finance
8105 Irvine Center Drive
Irvine, CA 92618

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(d)Baylor Scott& White Health
Baylor All Saints Medical Center
2001 Bryan Street Suite 200
Dallas, TX 75201-3049

(d)Carey D. Ebert
P. O. Box 941166
Plano, TX 75094-1166

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End of Label Matrix
Mailable recipients 74
Bypassed recipients 2
Total 76